

**IN THE ABSTRACT OF THE DISCLOSURE:**

Please delete the Abstract of the Disclosure and please substitute therefor the new Abstract of the Disclosure which is attached hereto on a separate sheet.

**ABSTRACT OF THE DISCLOSURE**

A computer-implemented method, including receiving information regarding an order and a maximum spending limit, processing the information and computing a first total or aggregate cost for the order which includes a shipping or handling charge of cost, a tax, a duty, a tariff, or an insurance or transaction charge or cost, determining whether the first total or aggregate cost is at or below the maximum spending limit, detecting a price reduction event, computing a second total or aggregate cost, and transmitting the message to a communication device associated with an individual.